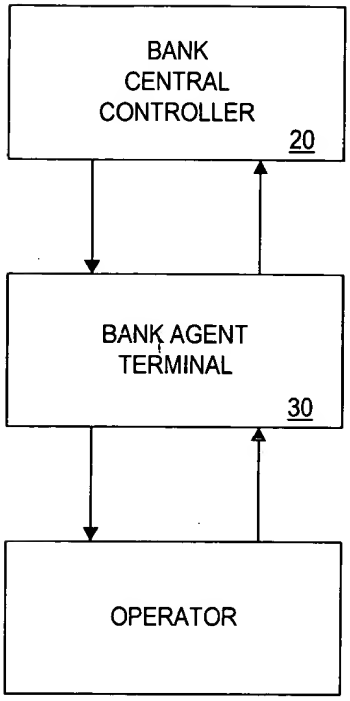
BANK
CENTRAL
CONTROLLER
20
BANK AGENT
TERMINAL
30
OPERATOR

FIG. 1

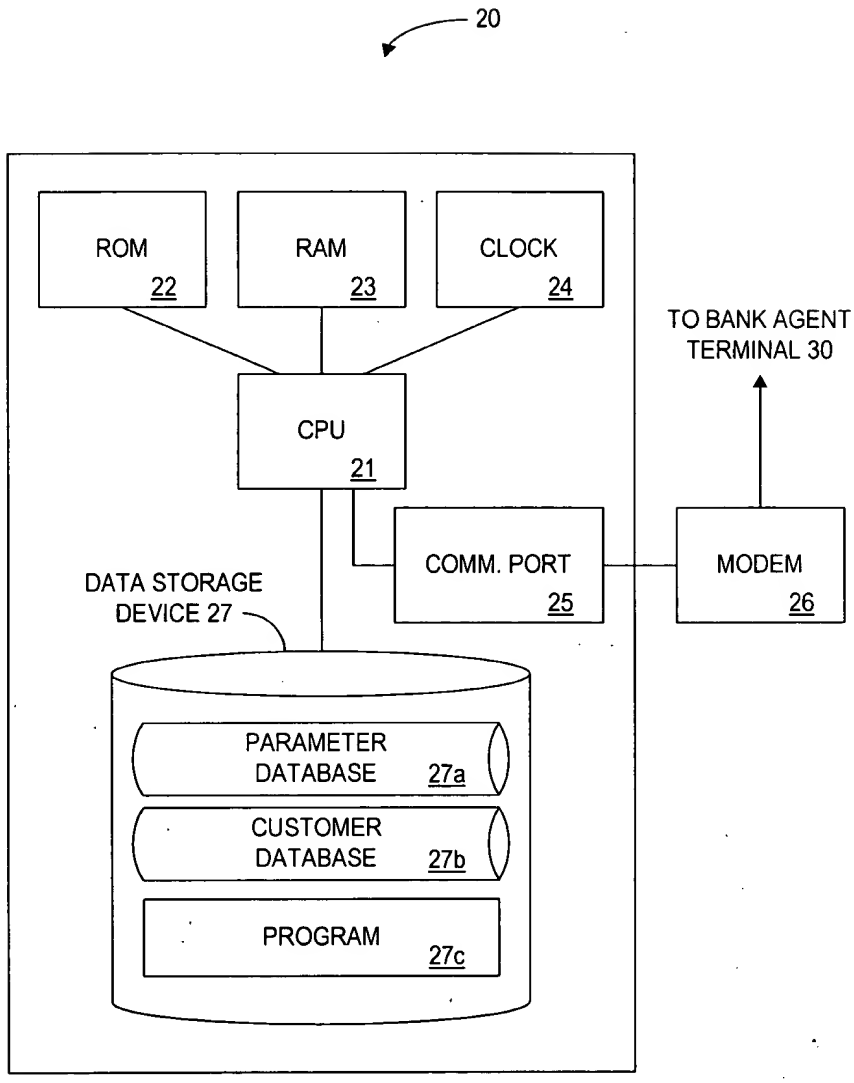
20
ROM
22
RAM
23
CLOCK
24
TO BANK AGENT
TERMINAL 30
CPU
21
COMM. PORT
25
MODEM
26
DATA STORAGE
DEVICE 27
PARAMETER
DATABASE
27a
CUSTOMER
DATABASE
27b
PROGRAM
27c

FIG. 2

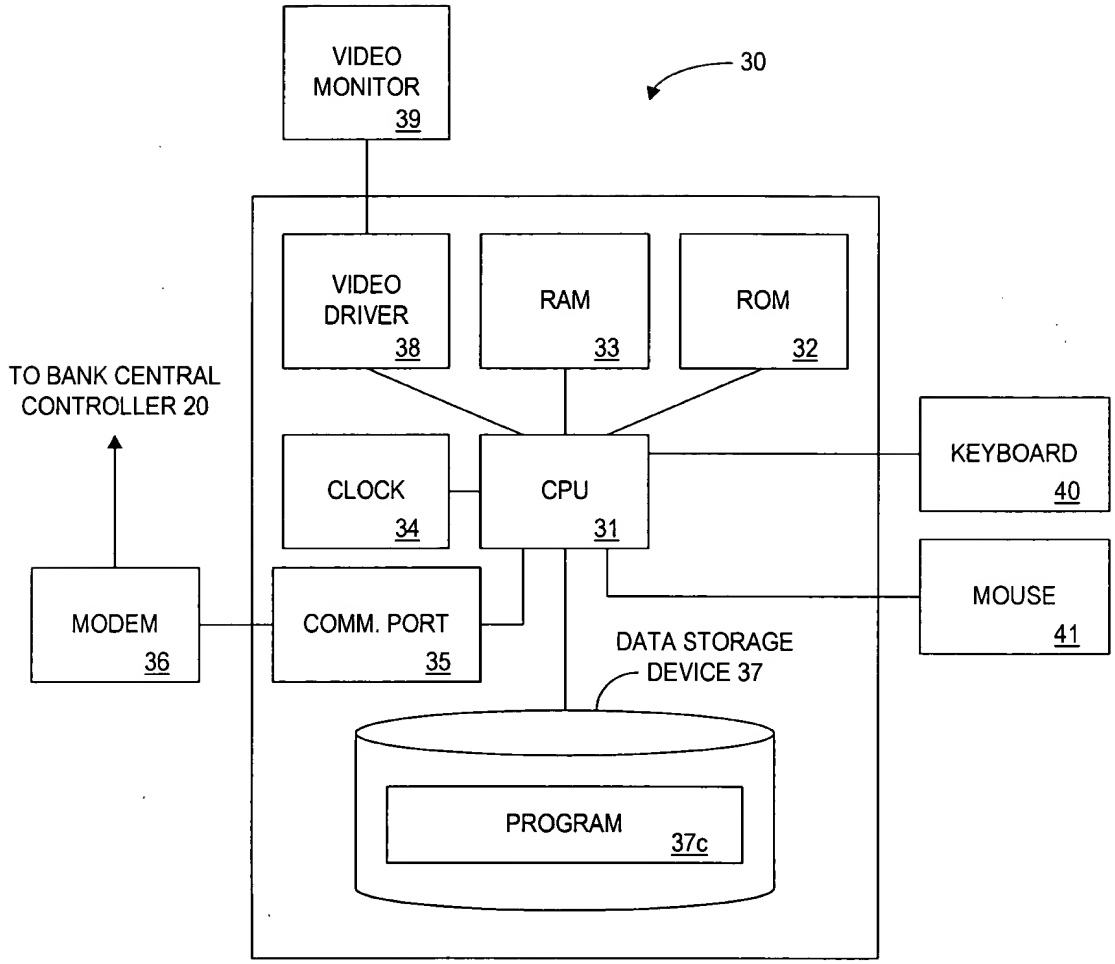
VIDEO MONITOR 39
30
VIDEO DRIVER 38
RAM 33
ROM 32
TO BANK CENTRAL CONTROLLER 20
CLOCK 34
CPU 31
KEYBOARD 40
MODEM 36
COMM. PORT 35
MOUSE 41
DATA STORAGE DEVICE 37
PROGRAM 37c

FIG. 3

PARAMETER DATABASE 27a

ACCOUNT IDENTIFIER	INTEREST RATE	TIME PERIOD OF INTEREST RATE	MONTHLY MINIMUM PAYMENT	CREDIT LIMIT	GRACE PERIOD	PAYMENT AMNESTY	LATE FEES

FIG. 4

007060 "SEARCH"

CUSTOMER DATABASE 27b

NAME	ADDRESS	SOCIAL SECURITY NUMBER	ACCOUNT IDENTIFIER	ACCOUNT BALANCE	CUSTOMER RATING

FIG. 5

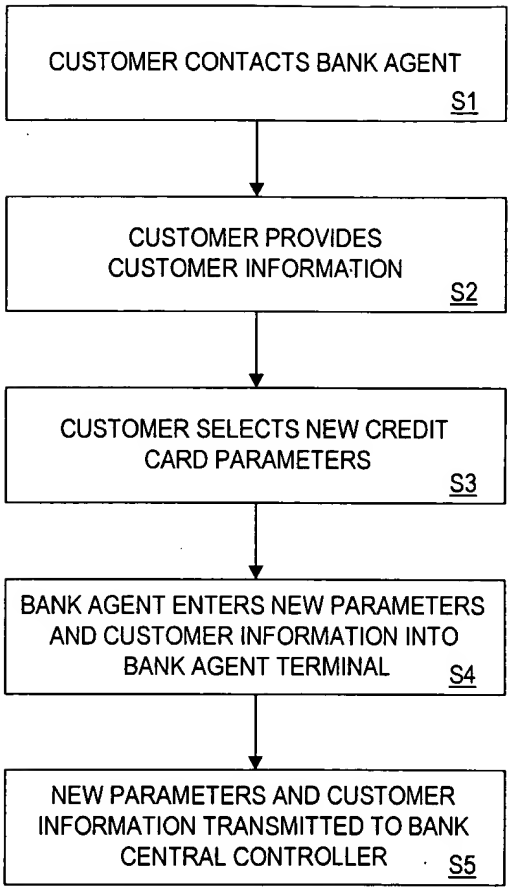
CUSTOMER CONTACTS BANK AGENT
S1
CUSTOMER PROVIDES CUSTOMER INFORMATION
S2
CUSTOMER SELECTS NEW CREDIT CARD PARAMETERS
S3
BANK AGENT ENTERS NEW PARAMETERS AND CUSTOMER INFORMATION INTO BANK AGENT TERMINAL
S4
NEW PARAMETERS AND CUSTOMER INFORMATION TRANSMITTED TO BANK CENTRAL CONTROLLER
S5

FIG. 6

09750560 v1

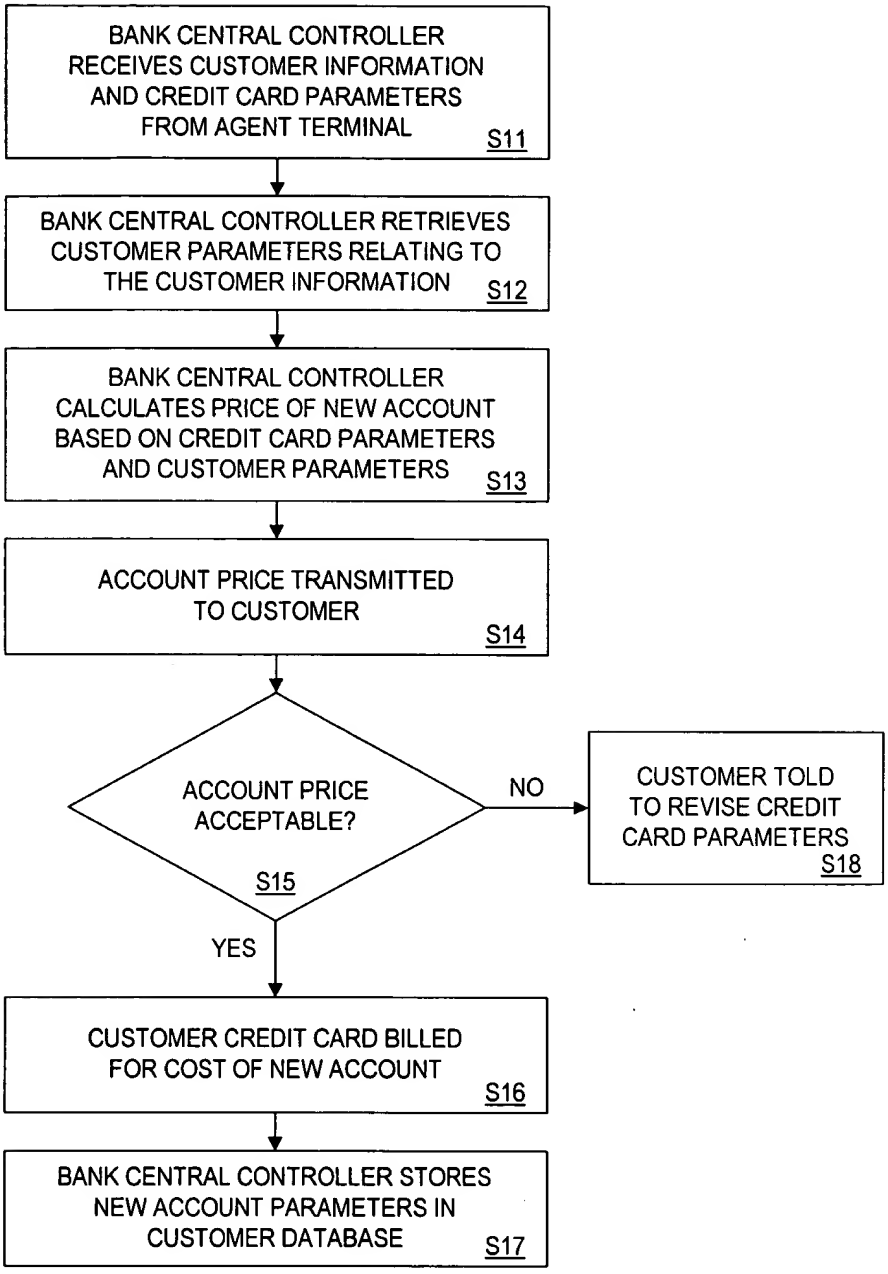

FIG. 7